

Brian Manning's

Payment Processing Newsletter

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Merchant Accounts | Payment Systems | Software/Tech | and stuff you should know about your merchant account!



No Small Creator #nosmallcreator

BY BRIAN MANING

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Resources found at:

www.BancardSales.com
www.BrianManning.CO



Follow me on:



The hashtag #nosmallcreator was started by Cody Warner at the end of 2018.

The concept is that there are no small ideas, no small companies and no small opinions.

It's the idea that your opinion and your knowledge matters and you should share it with others. The no small creator movement encourages people to share their ideas with everyone.

In Cody's case, it is done via YouTube through his regular video posts. Individuals and companies who run YouTube channels are referred to as creators.

Often the major corporations of the world have Super Bowl commercial sized budgets to spread their message and so to some, it may seem like their ideas are more important than others.

Coca cola is everywhere, and the Farmers insurance guy continues to see a thing or two on his commercials every time we turn on the TV.



However, in today's social media world everyone has means to easily share their opinion and it should be looked at as an opportunity and dare I say, an obligation. If you have some information that

can help someone else out, and it doesn't otherwise harm you or anyone to share it, isn't it right thing to do, to share it? I believe it is.

I posted my first YouTube video for my business in 2015 but it wasn't until 2018 that I started posting weekly videos to share my knowledge with others. A lot of good has come from it.

I've met new people and have caught the attention of some people who I might not have otherwise had the opportunity to meet.

To me, creating video is a way teach, share and engage with others.

Perhaps the most important thing about the idea of #nosmallcreator for me, and again, in my opinion is that it focuses on the idea of inclusiveness.



The idea that you have something to offer is inspiring and even if just ONE person takes the advice to heart you've made a positive difference for them.

If you've ever thought of sharing your ideas with the world, my encouragement is to go for it. You never know what might come of it.

You can see Cody's videos here:
link:www.youtube.com/user/rcwninja

Visit the link below to see all archived issues of this newsletter:
www.bancardsales.com/newsletter

virtualterminal

Mobile App Register

The mobile register function is a way to quickly and easily pull up pre-populated items and services to speed up your checkout process. It's a way to catalog your inventory for easy reference at the time of sale. If you have products in your catalog, you can checkout on the mobile app using the Register button instead of the Virtual terminal!

cardpointe

Pay Now Buttons

With your hosted payment page by CardPointe, you have access to an page editor. This allows you to customize the page and make it look the way you want it to. It also gives you the ability to create a buy now button that you can easily add to your website. I've posted video tutorials on how to accomplish this, so if you're interested in adding this feature, just log into the editor and create your own. If you want to see a sample of a buy now link/button, go to the home page of Bancardsales.com (footer)

NEW CardPointe Mobile Reader

The CardPointe Mobile device enables you to accept card-present EMV (chip) and (magnetic stripe) payments on the CardPointe Mobile app. The device connects to your phone or tablet via Bluetooth for quick and secure payments on the go.

It introduces the following new features:

Bluetooth connectivity – The new CardPointe Mobile device connects wirelessly using Bluetooth 4.0 BLE (Bluetooth Low Energy).

Support for EMV (chip) cards - The new CardPointe Mobile device enables you to accept secure EMV card payments in addition to magnetic stripe (MSR) cards. If you are interested in this device email me at: www.brianmanning.CO/call



Surcharging to Gain Momentum

Surcharging has been a controversial topic for a long time now. If you're not familiar with what I'm talking about, here's what surcharging is:

It's the process of passing along the merchant account processing fee to the customer at the point of sale, by asking them to voluntarily agree to an extra percentage on top of their original purchase. (typically 4%)

Surcharging is still officially banned in Colorado, Connecticut, Kansas and Massachusetts and the list keeps decreasing. If I were writing this article last year, I would have cited 10+ states that still enforced a ban, but now, it's down to just 4.

The benefit to the business is that the merchant account processing fees drop to zero (or nearly zero) and all of the fees are passed along to your customers who want to pay with their credit card.

The challenge is the push back from your customers of course. I published an opinion video on cash discount and surcharging programs a while back voicing my opposition to it as a consumer and a warning to my clients and businesses

JOEY'S PIZZA	
01/12/2018	9:30
Sale	
Trans #: 1	Batch #: 5
VISA	CHIP
*****8177	**/**
BASE AMT:	\$35.00
SVC: 3.95%	\$1.38
DISC:	\$0.00
SUB TOTAL:	\$36.38
TIP AMT:	\$-----
TOTAL AMT:	\$-----
Resp:	APPROVAL 008611
Code:	008611
Ref #:	801214602351
App Name:	VISA DEBIT
AID:	A0000000031010
TVR:	8080008000
TSI:	6800
Cardholder acknowledges receipt of goods and obligations set forth by the cardholder's agreement with issuer	
X _____	
THANK YOU COME AGAIN!	
MERCHANT COPY	

who are considering it as an alternative to their existing merchant account.

While I am still not strongly in favor of it, CardConnect, and my other processing partners (solutions) have made advancements in the technology making it easier for you as a business to surcharge if YOU decide it's right.

If you'd like to discuss options, and the plusses and minuses regarding the program pertaining to Card-Connect and the CardPointe virtual terminal send a message and I'll be happy to help.



Collect Information with Forms

It's commonplace nowadays to collect customer, prospect and client information on your website.

Thus, landing pages and website pages are filled with strategically placed forms that gather customer information.

These forms are highly beneficial to you as a business and if you have not considered using a form builder to collect information, well, you might be missing out :)

Don't worry, it's an easy fix. The two tools that I'd recommend:

Wufoo.com or Formstack.com

Both are fantastic tools and have features that are extremely practical.

The editors on both of them are very simple and if you have the skills of just a novice you'll be able to learn how to operate these form builders.

To see a sample of a form on my website just to give you a feel for what it might look like, you can visit:

<https://www.bancardsales.com/lp/my-custom-form/>

The uses for forms are worth mentioning so here's a short

list of the templates that you can choose from once you're logged in to either Wufoo or Formstack:

- Client **Applications**,
- Job candidate **evaluation** forms,
- **Event** registrations
- **Survey** to customers & prospects
- **Product** evaluations for feedback
- **Job interview** intake forms
- **Support**/customer service requests

And the list goes on and on.

Formstack is my preferred form builder now because of the simple editor, the customization that is available and the support that they offer.

These form builders also connect to authorize.net payment gateway so if you have a need to collect data for an event, and collect payment for said event, you can do it with one single form!



2020

Welcome to 2020!
Just in case

you don't know, I have a YouTube channel where I publish free tutorials & quick tips on CardPointe, payment system and other business related efficiency processes.

In the last # of years, the topics have expanded and now you'll find informational videos spanning topics such as: Invoicing software

- Invoicing Software
- Billing Systems
- Form Builder Payment Workflows
- Lead capture and website forms & much more!



You can find it by searching on YouTube for the name: "Bancardsales"

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Void vs. Refund (video coming soon):

Another common question is about when to use the VOID button and when to use the REFUND option.

I produced a tutorial video (that's currently being processed and will launch by the first week of March 2020) that discuss the differences between the **two** and **when you should use them**. Since the video is not out yet, I'll give you the straight to the point cliff notes here:

Simply put, voiding a transaction simply cancels it before it gets captured, while performing a refund, actually reverses the processed transaction and the entire transaction cycle that has already taken place.

So as you can see, the decision to Void or Refund a transaction is largely driven by time. If it's the same day, use the Void option, And if it's after the settlement or the next day, use the re-fund option!



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Time Offers Perspective (and some nostalgia)

BY BRIAN MANING

In life we all make adjustments and things change as time ticks by. I was reminded of how (personal) perspective can shape our attitudes and outlook on daily life.

I went to a Westfield, IN high school basketball game recently and it was like getting a shot of nostalgia.

If you don't know, I played basketball in high school and I look back on those days with fond memories.

I hadn't been to a high school basketball game in many years. I'm sure that added to the feelings of nostalgia as I walked into the gym before the game as the teams were warming up. I noticed the refs, the fans and the cheerleaders. The atmosphere was that of excitement.

Coming back to something that had been a BIG part of my life in my teens and through my college years, was like meeting up with an old friend I hadn't seen in years.

When you step away from something and come back after a considerable amount of time has passed, things will likely feel different and you'll probably see things a bit differently. This is where you'll find opportunity.

I have always appreciated those moments in life where I'm able to stop and reflect.

I've learned that lessons can be found everywhere from casual conversations, to innocent comments from my 4 year old son, for example.

As I sat in the stands of that basketball game, memories of high school came rushing back to me. Just putting myself back into a physical school building and walking the halls to get to the gym, instantly transported me 20 years back to my high school days.

The one thing that jumped out to me was the fact that I immediately remembered the fun times of my high school years particular to my time on the basketball court.

It's every day events that teach us things if we choose to let them. It's a matter of awareness, looking for the lesson or just finding joy in the thing(s) your doing.

